

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael S. Mills
 Julie L. Mills
 Debtors

Case No. 13-11969-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Feb 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2017.

db/jdb +Michael S. Mills, Julie L. Mills, 589 Fernwood Lane, Fairless Hills, PA 19030-3813
 12987811 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13033923 +Bank of America, N.A., c/o Kimberly A. Bonner, Esq., Zucker, Goldberg & Ackerman, LLC,
 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
 13003031 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 12987818 FMA Alliance LTD, P.O. Box 2409, Houston, TX 77252-2409
 12987823 +Kia Mtr Fin, Po Box 20815, Fountain Valley, CA 92728-0815
 12987826 +Nationwide Credit Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
 13797917 PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030-059
 13077065 +++Portfolio Investments II LLC, PO Box 12931, Norfolk, VA 23541-0931
 12987829 Security Credit Services, C/O Nudelman, Klemm & Golub PC, 425 Eagle Road Ste 403,
 Roseland, NJ 07068-1717
 13307951 eCAST Settlement Corporation, PO BOX 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Feb 17 2017 01:48:48 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 17 2017 01:48:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 17 2017 01:48:45 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13001686 +EDI: ACCE.COM Feb 17 2017 01:33:00 Asset Acceptance LLC, P.O. Box 2036,
 Warren MI 48090-2036
 12987812 +EDI: BANKAMER2.COM Feb 17 2017 01:33:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 12987813 +EDI: BANKAMER.COM Feb 17 2017 01:33:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 12987814 E-mail/Text: cms-bk@cms-collect.com Feb 17 2017 01:48:27 Capital Management Services LP,
 P.O. Box 120, Buffalo, NY 14220-0120
 13106255 EDI: BL-BECKET.COM Feb 17 2017 01:33:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13016272 +EDI: BASSASSOC.COM Feb 17 2017 01:33:00 Capital One, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 12987815 +EDI: CITICORP.COM Feb 17 2017 01:33:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241
 13002060 +EDI: TSYS2.COM Feb 17 2017 01:33:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13000638 EDI: DISCOVER.COM Feb 17 2017 01:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12987816 +EDI: DISCOVER.COM Feb 17 2017 01:33:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 12987817 +EDI: TSYS2.COM Feb 17 2017 01:33:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 12987819 +EDI: FORD.COM Feb 17 2017 01:33:00 Frd Motor Cr, Po Box Box 542000,
 Omaha, NE 68154-8000
 12987820 +EDI: RMSC.COM Feb 17 2017 01:33:00 Gecrb/jcp, Po Box 981402, El Paso, TX 79998-1402
 12987821 +EDI: RMSC.COM Feb 17 2017 01:33:00 Gecrb/sams Club Dc, Po Box 965005,
 Orlando, FL 32896-5005
 12987822 +EDI: HFC.COM Feb 17 2017 01:33:00 Hsbc/boscov, Po Box 4274, Reading, PA 19606-0674
 13043008 +EDI: OPHSUBSID.COM Feb 17 2017 01:33:00 KEYSTONE RECOVERY PARTNERS, SERIES II,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13076716 +EDI: FORD.COM Feb 17 2017 01:33:00 Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 12987824 +EDI: CBSKOHLS.COM Feb 17 2017 01:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12987825 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Feb 17 2017 01:48:37 Marriott Ownership Res,
 1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
 13093407 EDI: PRA.COM Feb 17 2017 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13012970 EDI: Q3G.COM Feb 17 2017 01:33:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13647958 EDI: Q3G.COM Feb 17 2017 01:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 12996964 EDI: RECOVERYCORP.COM Feb 17 2017 01:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12987827 +EDI: RMSC.COM Feb 17 2017 01:33:00 Sam's Club/GEMB, P.O. Box 530942,
 Atlanta, GA 30353-0942
 12987828 +EDI: SEARS.COM Feb 17 2017 01:33:00 Sears/cbna, 8725 W. Sahara Ave,
 The Lakes, NV 89163-0001
 13064962 +E-mail/Text: bncmail@w-legal.com Feb 17 2017 01:48:40 TD BANK USA, N.A.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12987830 +EDI: WTRNBANK.COM Feb 17 2017 01:33:00 Target National Bank, P.O. Box 660170,
Dallas, TX 75266-0170
12987832 +EDI: WFNNB.COM Feb 17 2017 01:33:00 WFNNB - American Signature Furniture, P.O. Box 182125,
Columbus, OH 43218-2125
12987831 +EDI: WFFC.COM Feb 17 2017 01:33:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517

TOTAL: 32

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfbis.com;Finkeltrustee@comcast.net
JILL MANUEL-COUGHLIN on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com
JILL MANUEL-COUGHLIN on behalf of Creditor Bank of America, N.A., c/o PennyMac Loan Services,
LLC jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KIMBERLY A. BONNER on behalf of Creditor BANK OF AMERICA, N.A. amps@manleydeas.com
THOMAS EGNER on behalf of Joint Debtor Julie L. Mills tegner@mpadlaw.com,
kgresh@mpadlaw.com;htherrien@mpadlaw.com
THOMAS EGNER on behalf of Debtor Michael S. Mills tegner@mpadlaw.com,
kgresh@mpadlaw.com;htherrien@mpadlaw.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Michael S. Mills</u>	Social Security number or ITIN	xxx-xx-8232
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Julie L. Mills</u>	Social Security number or ITIN	xxx-xx-8063
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-11969-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael S. Mills

Julie L. Mills

2/16/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.